

In re:
Joshua P. Wark
Debtor

Case No. 18-14391-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 10, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:

Recip ID	Recipient Name and Address
db	Joshua P. Wark, 2265 Kimberton Road, Phoenixville, PA 19460-4747
14180105	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14200901	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14168412	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
sng	Email/Text: megan.harper@phila.gov	Sep 10 2021 23:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
sng	EDI: PENNDEPTREV	Sep 11 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
sng	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 10 2021 23:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
sng	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 10 2021 23:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14159140	Email/Text: megan.harper@phila.gov	Sep 10 2021 23:26:00	City of Philadelphia, Department of Revenue, Water Revenue Bureau, PO Box 41496, Philadelphia, PA 19101-1496
14249308	Email/Text: megan.harper@phila.gov	Sep 10 2021 23:26:00	City of Philadelphia, Law Department Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14173170	EDI: CAPITALONE.COM	Sep 11 2021 03:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14173396	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 10 2021 23:26:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14178202	+ EDI: WFFC.COM	Sep 11 2021 03:28:00	Wells Fargo Bank, N.A., 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-1663
14191883	+ EDI: WFFC.COM	Sep 11 2021 03:28:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 10

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Sep 10, 2021

Form ID: 3180W

Total Noticed: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14193217		SANTANDER BANK, N.A.
14272173	##+	Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2021 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor SANTANDER BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Quicken Loans Inc. cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Quicken Loans LLC formerly known as (FKA) Quicken Loans Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Quicken Loans Inc. djones@sterneisenberg.com bkecf@sterneisenberg.com
JEROME B. BLANK	on behalf of Creditor WELLS FARGO BANK N.A. paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Santander Bank N.A. paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor SANTANDER BANK N.A. paeb@fedphe.com
JOSEPH L QUINN	on behalf of Debtor Joshua P. Wark CourtNotices@rqplaw.com
KARINA VELTER	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
MARIO J. HANYON	on behalf of Creditor SANTANDER BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
THOMAS SONG	on behalf of Creditor Santander Bank N.A. tomysong0@gmail.com
United States Trustee	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Sep 10, 2021

Form ID: 3180W

Total Noticed: 13

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD MILLER

on behalf of Creditor Quicken Loans LLC formerly known as (FKA) Quicken Loans Inc. wmiller@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

TOTAL: 17

Information to identify the case:

Debtor 1	<u>Joshua P. Wark</u>	Social Security number or ITIN	xxx-xx-2625
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-14391-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua P. Wark

9/9/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.